

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ward Henry Reeder, Jr  
Jennifer A Reeder  
Debtors

Case No. 17-00301-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Mar 15, 2022

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Ward Henry Reeder, Jr, Jennifer A Reeder, 42 South Mallard Street, Mill Hall, PA 17751-8730
4877576	ADVANCED CALL CENTER TECHNOLOGIES,LLC, PO BOX 9091, GRAY, Tennessee 37615-9091
4910828	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4877584	COMERICA BANK VISA, PO BOX 7904708, ST. LOUIS, MO 63179-0408
4877586	GENPACT SERVICES, LLC, PO BOX 1969, SOUTHGATE, Michigan 48195-0969
4877589	NATIONSTAR, PO BOX 60516, CITY OF INDUSTRY, CA 91716-0516
4968048	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
4877590	+ NCB MANAGEMENT SERVICES, INC, PO BOX 1099, LANGHORNE, PA 19047-6099
4877591	NORTHSTAR LOCATION SERVICES, LLC, ATTN: FINANCIAL SERVICES DEPT, 4285 GENE, CHEEKTOWAGA, New York 14225-1943
4877678	+ RHEAM LAW, P.C., 533 NORTH DERR DRIVE, LEWISBURG, PA 17837-1001
4877595	SEARS CREDIT CARDS, PO BOX 90001055, LOUISVILLE, Kentucky 40290-1055
4877598	+ WELTMAN, WEINBERG & REIS CO, LPA, 436 SEVENTH AVE, SUITE 2500, PITTSBURGH, Pennsylvania 15219-1842

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4877578	EDI: URSI.COM	Mar 15 2022 22:38:00	ALLTRAN FINANCIAL, LP, PO BOX 722910, HOUSTON, TX 77272-2910
4877579	EDI: GMACFS.COM	Mar 15 2022 22:38:00	ALLY BANK, PO BOX 38091, BLOOMINGTON, Minnesota 55438
4880758	EDI: GMACFS.COM	Mar 15 2022 22:38:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
4877575	EDI: BANKAMER.COM	Mar 15 2022 22:38:00	AAA FINANCIAL SERVICES, PO BOX 15019, WILMINGTON, Delaware 19886-5019
4877580	EDI: BANKAMER.COM	Mar 15 2022 22:38:00	BANK OF AMERICA, PO BOX 15019, WILMINGTON, Delaware 19886-5019
4877581	EDI: TSYS2	Mar 15 2022 22:38:00	CARNIVAL, PO BOX 13337, PHILADELPHIA, PA 19101-3337
4877583	+ Email/Text: bankruptcy@cavps.com	Mar 15 2022 18:39:00	CAVALRY PORTFOLIO SERVICES, 500 SUMMIT LAKE DRIVE, VALHALLA, NY 10595-2322
4877582	+ Email/Text: bankruptcy@cavps.com	Mar 15 2022 18:39:00	CAVALRY PORTFOLIO SERVICES, 500 SUMMIT LAKE DRIVE, SUITE 4A, VALHALLA, New York 10595-2323
4917379	+ Email/Text: bankruptcy@cavps.com		

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		Mar 15 2022 18:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4877585	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 15 2022 18:39:00	FIRST NATIONAL BANK, 4140 EAST STATE STREET, HERMITAGE, Pennsylvania 16148-3487
4877587	Email/Text: camanagement@mtb.com	Mar 15 2022 18:39:00	M&T BANK, PO BOX 900, MILLSBORO, DE 19966
4891654	+ Email/Text: camanagement@mtb.com	Mar 15 2022 18:39:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
4877588	Email/Text: bankruptcy@matcotools.com	Mar 15 2022 18:39:00	MATCO TOOLS, 4403 ALLEN ROAD, STOW, OH 44224-1096
4913410	+ EDI: MID8.COM	Mar 15 2022 22:38:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4877589	Email/Text: nsm_bk_notices@mrcooper.com	Mar 15 2022 18:39:00	NATIONSTAR, PO BOX 60516, CITY OF INDUSTRY, CA 91716-0516
4968048	Email/Text: nsm_bk_notices@mrcooper.com	Mar 15 2022 18:39:00	Nationstar Mortgage, LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
4877593	Email/Text: LOANDPT@palcofcu.org	Mar 15 2022 18:39:00	PALCO FEDERAL CREDIT UNION, 191 CHAD ROAD, PO BOX 330, MUNCY, Pennsylvania 17756-0330
4877592	Email/Text: LOANDPT@palcofcu.org	Mar 15 2022 18:39:00	PALCO FEDERAL CREDIT UNION, PO BOX 4519, CAROL STREAM, IL 60197-4519
4880747	+ Email/Text: LOANDPT@palcofcu.org	Mar 15 2022 18:39:00	PALCO Federal Credit Union, PO Box 330, Muncy PA 17756-0330
4929465	EDI: PRA.COM	Mar 15 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4877594	EDI: RMSC.COM	Mar 15 2022 22:38:00	SAM'S CLUB MC/SYNCB, PO BOX 960013, ORLANDO, FL 32896-0013
4877596	EDI: RMSC.COM	Mar 15 2022 22:38:00	SYNCHRONY BANK/AMAZON, PO BOX 960013, ORLANDO, Florida 32896-0013
4929036	EDI: USBANKARS.COM	Mar 15 2022 22:38:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
4877597	EDI: RMSC.COM	Mar 15 2022 22:38:00	WALMART MASTERCARD/SYNCB, PO BOX 960024, ORLANDO, Florida 32896-0024

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4877577	##+	ALLIED INTERSTATE, PO BOX 361445, COLUMBUS, Ohio 43236-1445

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:**

Name	Email Address
Daniel J. Rheam	on behalf of Debtor 1 Ward Henry Reeder Jr court@rheamlaw.com
Daniel J. Rheam	on behalf of Debtor 2 Jennifer A Reeder court@rheamlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Lisa A Rynard	on behalf of Debtor 2 Jennifer A Reeder larynard@larynardlaw.com
Lisa A Rynard	on behalf of Debtor 1 Ward Henry Reeder Jr larynard@larynardlaw.com
Matthew Christian Waldt	on behalf of Creditor NATIONSTAR MORTGAGE LLC mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1      Ward Henry Reeder Jr  
First Name   Middle Name   Last Name

Debtor 2      Jennifer A Reeder  
(Spouse, if filing)   First Name   Middle Name   Last Name

United States Bankruptcy Court   Middle District of Pennsylvania

Case number:   **4:17-bk-00301-MJC**

Social Security number or ITIN   xxx-xx-7621  
EIN   --\_-----

Social Security number or ITIN   xxx-xx-8415  
EIN   --\_-----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ward Henry Reeder Jr  
aka Ward H Reeder Jr

Jennifer A Reeder

3/15/22

**By the  
court:**



Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**